

FIRST INFORMATION REPORT
(Under Section 154 Cr. P.C.)

3345



SPC

IPC

P.S. BKN PS Year 2022 FIR No. 639/22 Date 22/06/2022

Sections 406/420/408/34 ii) Act _____ Sections _____

Sections _____ (iv) Others Acts & Sections _____

Time Period _____ Date From _____ Date To _____

(b) Information received at P.S. Date 22/06/2022 Time 11:55 hrs

(c) General Diary Reference : Entry No(s) 1088 Time 11:55 hrs

4. Type of Information : Written Written / Oral

5. Place of Occurrence : (a) Direction and Distance from P.S. _____ Beat No. _____

(b) Address Gutanjali Complex, 3rd & 2nd floor, 2nd mile, Sevoke Road, Siliguri, Darjeeling

(c) In case outside limit of this Police Station, then the Name of the P.S. _____ District _____

6. Complainant / Informant :

(a) Name Ayan Chakraborty

(b) Father's / Husband's Name Amal Chakraborty

(c) Date / Year of Birth _____ (d) Nationality Indian

(e) Passport No. _____ Date of Issue _____ Place of Issue _____

(f) Occupation Senior Manager - Legal of Reliance Nippon Life Insurance

(g) Address Gutanjali complex, 3rd & 2nd floor, 2nd mile, Sevoke Road, Siliguri, Darjeeling

7. Details of known / suspected / unknown accused with full particulars

(Attach separate sheet, if necessary) :

1) Sreyashi Dey, d/o - Shanku Dey of Samar Nagar, Palasi Sarani, Champasari, Siliguri
2) Debashish Saha, s/o - Krishna Pada Saha of Jagadish Abasan, Swamiji Sarani, Hakimpura, W/N-15, Siliguri

8. Reasons for delay in reporting by the Complainant / Information

9. Particulars of properties stolen / involved (Attach separate sheet, if necessary) :

10. Total value of properties stolen / involved _____

11. Inquest Report / U.D. Case No., if any _____

12. FIR Contents (Attach separate sheets, if required) : The original written complaint which is treated as F.I.R. is enclosed herewith/ reproduced over leaf.

13. Action taken : Since the above report reveals commission of offence(s) as mentioned at item No. 2., registered the case and took up the investigation / directed ASI ASIT SAHA

investigation / refused investigation / transferred to P.S. _____ on point of

jurisdiction. FIR read over to the Complainant/ Informant, admitted to be correctly recorded and a copy given to the Complainant /

Informant free of cost.

Noted in Original Complaint

14. Signature / Thumb impression

of the Complainant / Informant

DR No. 3037 Date 23/6/22
Bhaktinagar Police Station

Signature of the Officer-in-Charge, Police Station _____

Name : Dawa Tshering Sherpa

Rank : No. S.I of Police, BKN PS, SPC

15. Date & Time of despatch to the court :

SPC

INSPECTOR-IN-CHARGE
Bhaktinagar P.S.
Police Commissioner

INSPECTOR-IN-CHARGE
Bhaktinagar P.S.
Police Commissioner

RELIANCE**NIPPON LIFE
INSURANCE**

Reliance Nippon Life Insurance Company Limited,
Registered & Corporate Office, Unit Nos. 401B, 402, 403 & 404,
4th Floor, Inspire-BKC, C Block, BKC Main Road, Bandra Kurla
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www.reliancenipponlife.com
IRDAI Registration No. 121
CIN: U66010MH2001PLC167089

Received on 22/06/22 at 11:55 hrs vide
BKN PS GDE NO-1088 and started BKN
PS case NO-639/22 dt-22/06/22 u/s -
406/420/408/34 IPC and endorsed
to ASI Asit Saha for investigation.

Date: 20-06-2022

22/06/22
INSPECTOR IN CHARGE
Bhaktinagar P.S.
Siliguri Police Commissionerate

To,

Officer-in-charge
Bhaktinagar Police Station,
2 nd Mile, Near Check Post, Sevoke Road,
Siliguri. Pin- 734007

Subject: Complaint (u/s 34, 120B, 406, 408, 420 & other relevant provisions of Indian Penal Code, 1860) for fraud, cheating, criminal breach of trust and suspicious monetary transactions against-

(1) Ms. Sreyashi ^{Dey} ~~Saha~~, d/o Shanku Dey, R/o Samar Nagar, Palasi Sarani, Champasari, Siliguri, West Bengal 734003

(2) Mr. Debashish Saha, s/o Krishna Pada Saha, R/o 46, Jagadish Abasan, Swamiji Sarani, Hakimpara, Ward No. 15, Siliguri, West Bengal 734001.

Dear Sir,

We, Reliance Nippon Life Insurance Company Limited ("the Company"/ "Complainant Company") are duly registered under the provisions of Companies Act, 1956 (and consequently under the Companies Act, 2013) having its registered office at Unit No.401B, 402,403 & 404,4th Floor, Inspire-BKC G Block, BKC Main Road, BKC, Bandra East Mumbai 400051 and one of its branch office at Gitanjali Complex, 3rd & 2nd floor, 2nd Mile, Sevoke Road, Siliguri, Darjeeling district, West Bengal-734001. The said branch office is located within local jurisdiction of Police Station- Bhaktinagar, Sevoke Road, Siliguri.

I, AYAN CHAKRABORTY, S/o Mr. Amal Chakraborty, Senior Manager-Legal has been duly authorized to sign, present this complaint, and do all other necessary acts for and on behalf of the Complainant Company by virtue of Authority letter dated 17th June 2022. We seek to draw your kind attention to the following facts clearly establishing fraud, cheating, criminal breach of trust against the Complainant Company and suspicious monetary transactions.



A Reliance Capital Company

Page 1 of 3

1. That the Company is engaged in the business of providing life insurance services to its customers across the country including Siliguri, West Bengal.
2. That we would like to bring to your notice that one of our Vendor Ms. Sreyashi ~~Saha~~^{Dey} (Accused 1) has committed a serious criminal offence in connivance with Mr. Debashish Saha (Accused 2-Customer) which is punishable u/s 34, 120B, 406, 408, 420 of the Indian Penal Code, 1860 and done such acts which amounts to suspicious monetary transaction.
3. That Ms. Sreyashi ~~Saha~~^{Dey} was on-boarded as a Vendor of the Company on 24 August 2021. Her Job profile includes-
 - a) Recommending prospects for recruitment as insurance Advisors / CDAs
 - b) Management of the appointed insurance Advisors so recommended by her to ensure that they sell life insurance products of the Company.

Copy of the Letter of Engagement entered between Ms. Sreyashi Saha and the Complainant Company is attached herewith as Annexure A.

4. That it has come to the knowledge of the Company that accused no. 1 had misappropriated the funds of the approximately 47 customers which was received in cash as a subscription premium for purchasing life insurance policies. Further, accused no. 1 in connivance with accused no. 2 had handed over the cash of the said customers to accused no. 2 and accused no. 2 permitted to use his credit cards as has been identified and bearing no.. IDBI (485069*****0560), HDFC (5522 6050 0416 3758), RBL CREDIT CARD (53690773XXX6482), YES BANK (5363 0320XXXX5255), ICICI CREDIT CARD (4315XXX9004) and STANDARD CHARTERED (4622 7153 5379 1810) to pay subscription premiums of approximately 47 customers.
5. Upon knowing the said fact, the Company internally investigated the case and investigation revealed the following facts:
 - a) Upon receipt of the cash payments of the customers of the Complainant Company from one Mr. Rajesh Kumar Pal (insurance Advisor appointed by the Accused #1), Accused #1 used the misappropriated monies towards her personal use in connivance with Accused #2. The said fact is evident considering the confession letter dated 30th April 2022, wherein, Mr. Rajesh Kumar Pal had admitted that cash collected from the customers of the Complainant Company used to be handed over by him to Accused #1. Copy of the written confession dated 30th April 2022 from Mr. Rajesh Kumar Pal, confirming the transactions is attached herewith as Annexure B.
 - b) The Accused #1 has in connivance with Accused #2 perpetrated a fraud against the Complainant Company by misappropriating the monies (to be received by the Complainant Company) to the extent of handing over the same to the Accused #2 for their personal use. The Accused #2 then permitted Accused #1 to use his credit cards towards unauthorized payment of premiums for life insurance policies neither belonging to the Accused #2 nor



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